

Certificate Number: 20102-PAE-DE-035116418

Bankruptcy Case Number: 20-14229



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 23, 2020, at 10:27 o'clock PM EST, Julianne Kern completed a course on personal financial management given by internet by 1stopbk.com Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 23, 2020 By: /s/Marcy Walter

Name: Marcy Walter

Title: Certified Personal Finance Counseor